






Irish Life

CONSERVATIVE PORTFOLIO

Information is correct at 30 September 2017

FUND FACTS

	OBJECTIVE	To achieve modest investment returns with some level of risk
	INVESTMENT STYLE	Indexed & Active
	SIZE	62.9 million

FUND DESCRIPTION

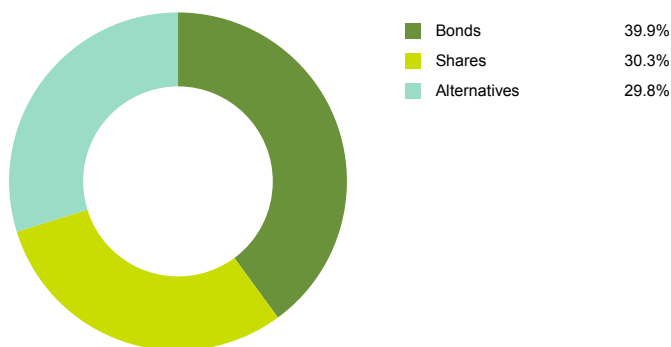
This fund's investments typically include fixed interest securities, both government and corporate bonds, and an allocation to alternative assets. In addition, there will normally be a smaller investment in higher risk assets such as equities to spread risk and increase returns. The Conservative Portfolio may be suitable for investors seeking some investment growth and who are comfortable taking some investment risk and price volatility in return.

Warning: If you invest in this product you may lose some or all of the money you invest.

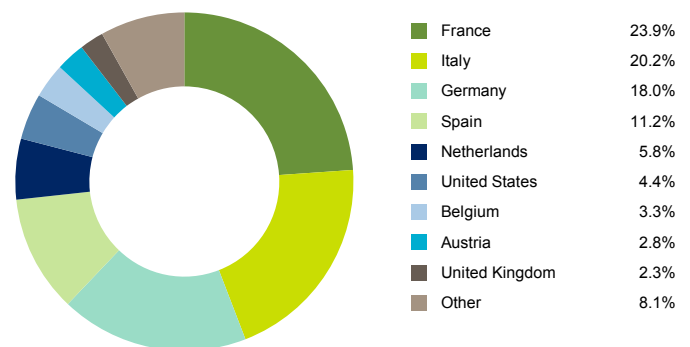
RISK LEVEL

1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

ASSET ALLOCATION



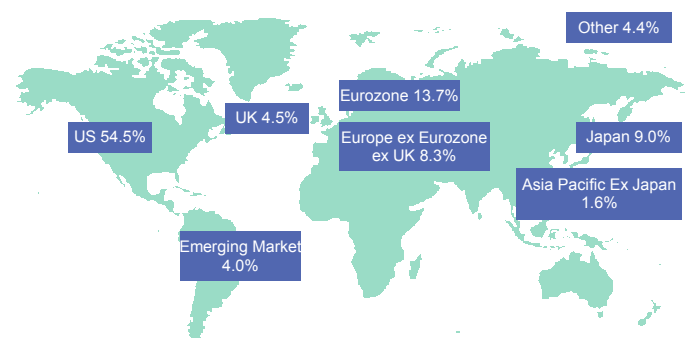
BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY

RATING	% of FUND
AAA	18.7%
AA1	3.8%
AA2	18.7%
AA3	5.4%
A1	3.4%
A2	5.0%
A3	3.8%
BBB1	15.8%
BBB2	23.1%
Other	2.3%

SHARE REGIONAL DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with Aon to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.

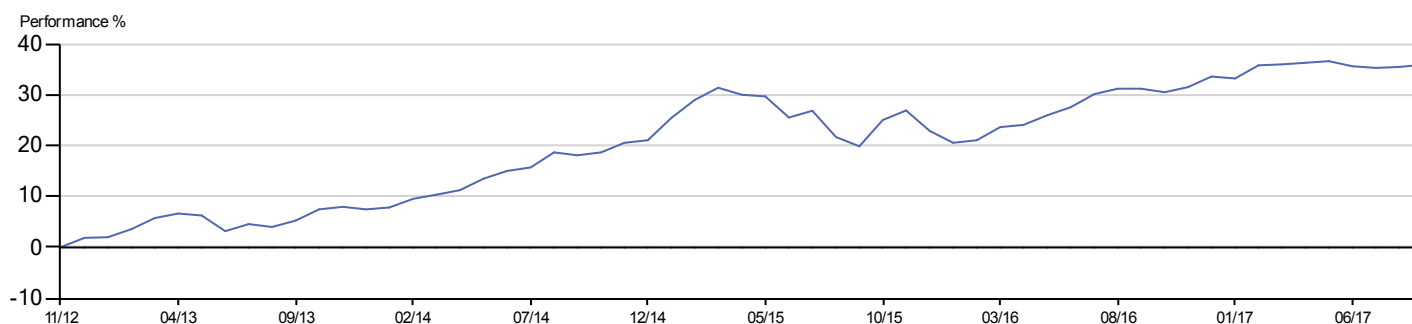
CALENDAR YEAR RETURN

	2013	2014	2015	2016	YTD
Fund	5.48%	12.71%	1.48%	8.76%	1.72%

PERFORMANCE AS AT 30/09/2017

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	0.29%	0.22%	3.57%	4.80%	6.46%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.15%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 01 Nov 2012; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.